

Dec. 15 Is the Last Day to Sign up for 2019 Coverage on Delaware's Health Insurance Marketplace



DHSS Secretary Kara Odom Walker

NEW CASTLE (Dec. 13, 2018) – Delawareans have just days left to sign up for or to change their health coverage for 2019 through the Health Insurance Marketplace. Open enrollment ends on Dec. 15, with coverage for those who enroll by that date and who pay their first premium beginning Jan. 1, 2019.

State residents can sign up for coverage at www.HealthCare.gov or by calling 1-800-318-2596 (TTY: 1-855-889-4325). Free, in-person assistance is available through Westside Family Healthcare at 302-472-8655 in New Castle County and 302-678-2205 in Kent and Sussex counties. State-licensed insurance agents and brokers also can help individuals enroll or re-enroll and help employers update their coverage, at no extra charge. For contact information, go to www.ChooseHealthDE.com.

As of Dec. 8, 10,378 Delawareans had signed up for 2019 coverage through the Health Insurance Marketplace, a decrease of 10 percent from a similar period last year. For 2018, 24,500 people enrolled for coverage, including more than half who signed up for or renewed their coverage in the final week of open enrollment.

“We urge Delawareans who need coverage through the Health Insurance Marketplace to take action now to enroll. The deadline will not be extended,” said Department of Health and Social Services (DHSS) Secretary Dr. Kara Odom Walker, a board-certified family physician. “As a physician, I see the difference that having access to insurance, as well as the connection to care that coverage brings.”

Consumers can go to [HealthCare.gov](https://www.healthcare.gov) to shop for coverage for 2019, compare plans and to enroll before midnight Saturday, Dec. 15. Individuals who need help enrolling can receive free in-person assistance from federally funded and trained specialists at several Delaware organizations, including Westside Family Healthcare, Henrietta Johnson Medical Center in Wilmington and La Red Health Center in Georgetown.

Westside Family Healthcare is hosting drop-in enrollment sessions through Saturday. The schedule:

Bear/New Castle Health Center, 404 Fox Hunt Drive, Bear (near the Bear Post Office)

- Thursday, Dec. 13: 4-7 p.m.
- Friday, Dec. 14: 4-7 p.m.
- Saturday, Dec. 15: 9 a.m.-noon

Fourth Street Wilmington Health Center, 1802 W. Fourth St., Wilmington

- Saturday, Dec. 15: 9 a.m.-noon

To speed up the shopping and enrollment process, Delawareans

are asked to bring these documents or information with them:

- Birth dates of those applying for coverage.
- Social Security numbers for those applying for coverage.
- Pay stubs, W-2 forms or other information detailing your family's income.
- Policy or member numbers for any current health insurance plans.
- Information about any health insurance that is available to you or your family through a job.
- If you have previously enrolled on the Health Insurance Marketplace, bring your log-in and account information.

About 82 percent of those enrolled on Delaware's marketplace for 2018 received tax credits to help pay their monthly premiums. For those eligible for financial assistance, the average premium after tax credits in 2018 was \$122 per month. Financial help is available to individuals with an annual household income up to \$48,560 and up to \$100,400 for a family of four.

"Many people don't realize that they may be eligible for tax credits to help pay their monthly premiums," Secretary Walker said. "If you are uncertain about your eligibility based on your annual household income, it's best to contact a local enrollment assister to help walk you through the process, and explore your options."

For 2019, Highmark Blue Cross Blue Shield of Delaware is the only insurer on Delaware's marketplace, offering a total of eight plans for individuals and families – one gold plan, three silver, two bronze, one catastrophic and one platinum. The metal categories are based on how enrollees choose to split the costs of care with their insurance company. Bronze plans have low monthly premiums, but higher out-of-pocket costs when you need care; gold plans have high premiums, but lower out-of-pocket costs when you need care.

Two insurers – Delta Dental of Delaware, Inc., and Dominion Dental Services, Inc. – offer a total of 11 stand-alone dental plans, five with a low actuarial level (70 percent) and six with a high actuarial level (85 percent).

In addition to the Health Insurance Marketplace, some Delawareans might be eligible for coverage through Delaware's expanded Medicaid program, which is open year-round. More than 10,000 Delawareans have received coverage under the Medicaid expansion. To be screened for eligibility or to apply for Medicaid benefits, go to Delaware ASSIST.

After open enrollment ends Dec. 15, Delawareans can enroll in coverage only if they experience a life event that qualifies them for a special enrollment period. Among the many qualifying life events are birth or adoption of a child, a permanent move, loss of other coverage through your job, and marriage.